

TERMS AND CONDITIONS

These Terms and Conditions (“Agreement”) govern your access to and use of LAXMII (“we”, “us”, “our”, or the “Platform”), a financial tracking and self-management platform provided via mobile or web-based applications. By accessing or using LAXMII, you (“User”, “you”) agree to be bound by this Agreement in full. If you do not agree with any part of this Agreement, you may not access or use LAXMII.

1. **ELIGIBILITY:** You must be at least 18 years of age to use LAXMII. By using LAXMII, you represent and warrant that you have the legal capacity and authority to enter into a binding agreement and that all information you provide is accurate and complete.

2. **SERVICES:** LAXMII provides digital tools for personal finance tracking, budget planning, and accountability features. We do not offer financial, investment, or tax advice. All features are subject to change, removal, or modification at our sole discretion without notice or liability.

3. **USER ACCOUNTS:** You must create an account to use certain features of LAXMII. You are responsible for maintaining the confidentiality of your login credentials and for all activities that occur under your account. You agree to notify us immediately of any unauthorized access or use. We reserve the right to suspend or terminate accounts at our discretion.

4. **FEES AND BILLING:** The platform may be free for the first 1,000 users. Thereafter, LAXMII reserves the right to introduce subscription fees or usage charges with appropriate notice. Payments are non-refundable except where required by law. LAXMII uses third-party payment processors, and you authorize us to process your billing information accordingly.

5. **INTELLECTUAL PROPERTY:** All content, trademarks, code, designs, and materials on LAXMII are the exclusive property of LAXMII or its licensors. You may not reproduce, distribute, modify, create derivative works, publicly display, or use any portion of the platform without express prior written consent.

6. **DATA AND PRIVACY:** We collect and process your data in accordance with our Privacy Policy. You grant us a non-exclusive, royalty-free,

transferable license to use your data internally for analytics, performance improvement, and feature development. We will not sell your personal data to third parties without consent, except in the case of business transfer or legal obligation.

7. **USER RESPONSIBILITIES:** You agree not to misuse the Platform, upload malicious code, reverse-engineer any functionality, scrape, spam, or interfere with system operations. We reserve the right to remove, restrict, or report accounts engaged in suspicious or abusive activity.

8. **DISCLAIMERS:** LAXMII is provided “as-is” and “as available” without warranties of any kind. We do not guarantee uninterrupted service, accuracy of data, or effectiveness of tools. Financial decisions made using LAXMII are your sole responsibility. Use at your own risk.

9. **LIMITATION OF LIABILITY:** To the fullest extent permitted by law, in no event shall LAXMII, its founders, employees, agents, or affiliates be liable for any indirect, incidental, punitive, or consequential damages arising from your use or inability to use the Platform, even if advised of the possibility of such damages.

10. **INDEMNITY:** You agree to defend, indemnify, and hold harmless LAXMII and its stakeholders from any claims, liabilities, damages, losses, or expenses arising from your use of the platform or breach of this Agreement.

11. **TERMINATION:** We may suspend or terminate your access to LAXMII at any time without notice if you breach any terms, misuse the service, or at our sole discretion. Upon termination, you must stop using all features and delete any stored content.

12. **MODIFICATIONS:** We reserve the right to update or change these Terms at any time. Continued use of LAXMII following the posting of changes constitutes acceptance of those changes. It is your responsibility to review these Terms periodically.

13. **GOVERNING LAW:** This Agreement shall be governed by and interpreted in accordance with the laws of England and Wales. Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the courts of London, UK.

14. ENTIRE AGREEMENT: These Terms, along with our Privacy Policy, constitute the entire agreement between you and LAXMII and supersede all prior agreements, communications, and understandings.

15. CONTACT: For any questions or legal correspondence, contact legal@laxmiiapp.com You acknowledge that communications sent by LAXMII may include transactional updates, policy notices, and promotional content unless you opt out where legally permitted.